

**From:** "John Griffin" <john.p.griffin@worldnet.att.net> on 02/24/2005 04:53:07 PM

**Subject:** Truth in Lending

Please require that the Schumer Box be placed on all final credit card agreements, so people can easily see the terms to compare different cards.

What late fees are, how they're determined, how to dispute them, how high the rates can go and under what terms higher rates will be imposed -- these are examples of additional terms that should be included in Schumer boxes.

In my opinion, the card agreements are so densely written in impenetrable legalese, they are calculated to be unreadable by the average person. A Schumer box format, or other format where terms are highlighted, labeled with titles, different fonts, bold letters, etc., and in a consistent format required for all - would help people see when cards differ, and how, BEFORE they have a dispute with a card company.

Thanks for your consideration.

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